

# STATE OF WISCONSIN Department of Employee Trust Funds

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## CORRESPONDENCE MEMORANDUM

DATE:

January 14, 2011

TO:

Group Insurance Board

FROM:

Brian Shah, Trust Funds Director

Brian Schroeder, Trust Funds Supervisor

Division of Insurance Services

SUBJECT:

2011 It's Your Choice Enrollment Results

### This memo is for informational purposes only. No Board action is required.

This memo highlights the shifts in participant enrollment during the 2011 It's Your Choice (IYC) enrollment period. Attached are 2011 IYC statistical charts indicating counts of contracts gained or lost by health plan, coverage level and employee type. In addition to the IYC information, the total contract counts as of January 1, 2011, by health plan and coverage level with a comparison to January 1, 2010, total contract counts is provided.

Table 1: Contract Counts Per Health Plan as of 01/01/2011

Table 2: Contracts Lost by Health Plan During It's Your Choice

Table 3: Contracts Gained by Health Plan During *It's Your Choice* With Net Contract Changes

Table 4: Active State Employee Contract Changes

Table 5: Graduate Assistant Contract Changes

Table 6: Active Local Employee, Annuitant & COBRA Continuant Contract Changes

Table 7: State Annuitant and COBRA Continuant Contract Changes

The 2011 IYC health plan changes, including the addition or termination of dependents were all received through the new myETF Benefits System. All contract counts, health plan changes, gains and losses are by health plan and coverage type. This memo also contains information regarding domestic partners added to family contracts and dependents age 19-27 added to family contracts.

Reviewed and a	pproved by Lisa Ellinger,	Division of Insurance Services.
	UlineR	
Signature		Date /

Board	Mtg Date	item #
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#### Summary of Changes in Health Plans

For the 2011 IYC enrollment period, the changes in health plans were close to the same volume of changes for 2010. This stability is largely due to all alternate health plans participating at the tier-1 level for 2011. Health plans continue to strive to stay competitive and recruit new and retain existing members. In addition, health plans are maintaining contracts with existing providers, which tends to influence a member's decision during the IYC enrollment period. When members are able to continue to access their providers through their current health plan at the same cost, they have fewer reasons to change health plans.

Influences on the 2011 IYC enrollment period included federal law changes eliminating the health plan lifetime dollar maximum amounts, and allowing an open enrollment period to add children up to age 26 who were previously not eligible due to being married. These changes became effective January 1, 2011. Another impact on the IYC enrollment period for 2011 was the addition of a new health plan, WEA Trust PPP, which has a presence in 24 counties in eastern Wisconsin.

## It's Your Choice Applications Submitted for 2011

All IYC requests were electronically submitted directly by the member via the new myETF Benefits Online Health Insurance Enrollment System, or by the employer on behalf of the member. There were 32% more IYC requests submitted for 2011 (6,072) than were submitted for 2010 (4,136). Of the approximately 6,072 requests submitted during the 2011 IYC enrollment period, 4,154 were requests to change health plans.

Of the 4,154 requests to change health plans, WEA Trust PPP received 1,796 new IYC contracts. The breakdown of all IYC requests entered into myETF Benefits are:

- 4,154 health plan change requests
- 1,546 add dependent requests
- 372 remove dependent requests

During the IYC period, requests from members electing to add adult children ages 19-27 to their contract increased. As of January 1, 2010, there were 12,645 active dependents ages 19-27. Beginning January 1, 2011, there were 18,448 active dependents ages 19-27, an increase of 32%. During the 2011 IYC enrollment period, there were 1,546 "dependent add" requests. The tax status of the adult children added is as follows:

- 14,249 of these adult children are tax dependents.
- 4,199 of these adult children are non-tax dependents.

Also, beginning January 1, 2010, there were 772 domestic partners added to family contracts. As of January 1, 2011, there are 1,347 domestic partners on family contracts, an increase of 43%, and there are 108 dependents of a domestic partner covered.

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Overall, there was an increase (around 1%) in the total number of active contracts from January 1, 2010, to January 1, 2011. As of January 1, 2011, there was a total contract count of 110,696, an increase of 1,060 contracts compared to January 1, 2010. Of the 1,060 new contracts, 598 contracts resulted from new employers joining the program.

#### **Changes in Health Plans**

WEA Trust PPP was a new health plan option for state and local government employees in eastern Wisconsin beginning January 1, 2011. Other health plans have made significant changes by adding or terminating contracts with provider groups.

- The WEA Trust PPP is a preferred provider plan with access to more than 24,000 providers throughout Wisconsin and nationwide. During the 2011 IYC enrollment period, 1,796 new contracts were received by WEA Trust PPP.
- Anthem Blue Northeast added Affinity providers in northeast Wisconsin.
- Group Health Cooperative of Eau Claire will no longer offer providers in Buffalo, Clark, Jackson, Pierce, St. Croix and Trempealeau counties.
- Health Tradition Health Plan will no longer offer Luther Midelfort and Red Cedar providers. This impacts Barron, Chippewa, Dunn, Eau Claire, Grant, Pepin and St. Croix counties.
- Network Health Plan added Thedacare providers. This impacts Calumet, Outagamie, Shawano, Waupaca and Winnebago counties.
- The State Maintenance Plan (SMP) will no longer be available in Crawford County.
   SMP will be newly available in Buffalo and Vilas counties.
- UnitedHealthcare Southeast added providers in Dodge, Jefferson and Rock counties.
- Humana Eastern and Western's Medicare-eligible members will be enrolled in Humana's Medicare Advantage Preferred Provider Organization (MA-PPO) rather than the current Medicare Advantage Private-Fee-For-service plan.

# Health Maintenance Organizations (HMO) Contract Gains and Loses

HMOs that gained the greatest number of contracts include:

- WEA Trust PPP As previously mentioned, WEA Trust PPP received 1,796 contracts. The following are the health plans that lost contracts to WEA Trust PPP:
  - o Humana Eastern 718
  - o UnitedHealthcare NE 299
  - UnitedHealthcare SE 166
  - o Anthem Blue Southeast 243
  - Network 126
  - o WPS Metro Choice-70
  - o Standard Plan 64
  - o Arise -- 50
  - o Dean 41

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- Anthem Blue Northeast 11
- o Security 4
- o Mercycare 2
- o Humana Western 1
- Health Tradition 1
- Group Health Cooperative of Eau Claire had a net increase of 219 contracts.
- HealthPartners had a net increase of 88 contracts.
- Unity UW Health had a net increase of 74 contracts.
- Physicians Plus had a net increase of 33 contracts.
- Network had a net increase of 29 contracts.

#### HMOs that lost the greatest number of contracts include:

- Humana Eastern had a net decrease of 678 contracts.
- UnitedHealthcare NE had a net decrease of 394 contracts.
- Anthem Blue SE had a net decrease of 267 contracts.
- Gundersen Lutheran had a net decrease of 181 contracts.
- Dean Health Plan had a net decrease of 171 contracts.
- UnitedHealthcare SE had a net decrease of 162 contracts.
- Health Tradition had a net decrease of 158 contracts.
- Arise had a net decrease of 100 contracts.
- Standard Plan had a net decrease of 89 contracts.
- WPS Metro Choice had a net decrease of 64 contracts.
- Humana Western had a net decrease of 27 contracts.
- Anthem Blue NE had a net decrease of 9 contracts.
- SMP had a net decrease of 4 contracts.
- Medical Associates had a net decrease of 3 contracts.

We will be at the February 8, 2011, meeting to answer any questions you may have.

Attachments: Table 1: Contract Counts Per Health Plan as of 01/01/2011

Table 2: Contracts Lost by Health Plan During 2011 It's Your Choice

Table 3: Contracts Gained by Health Plan During 2011 It's Your Choice With Net Changes

Table 4: Active State Employee Contract Changes

Table 5: Graduate Assistant Contract Changes

Table 6: Active Local Employee, Annuitant & COBRA Continuant Contract Changes Table 7: State Annuitant & COBRA Continuant Contract Changes by Coverage Type

TABLE 1: CONTRACT COUNTS PER HEALTH PLA	PER HEAL	IZ	AS OF 01/01/201	2011				*Total Contract Counts Only	Counts Only
			en efektivalen ademper i ekstellen de melaka merkeka proposition ekstellen de ekste	AND	And the state of t			JANUARY 01 2011	JANUARY 01,
	(		GRADUATE	GRADUATE	MEDICARE	MEDICARE	ш.	CONTRACT	CONTRACT
HEALTH PLAN	SINGLE	FAMILY	SINGLE	FAMILY	SINGLE	FAMILY 1	FAMILY 2	COUNT	COUNT
ANTHEM SE	622	986	150	53	82	26	33	1952	2311
ANTHEM NW	61	90	0	0	55	13	27	246	254
ANTHEM NE	28	48	4	***	4	2	_	88	95
ARISE	243	559	12	7	98	42	70	1031	1067
DEAN	5694	12933	556	238	1888	426	1250	22985	22974
GHC EAU CLAIRE	1262	3462	71	41	262	129	190	5417	5136
GHC -SCW	2130	3138	2472	712	257	80	122	8911	8441
GUNDERSEN LUTHERAN	571	1550		4	201	73	149	2589	2890
HEALTH TRADITION	519	1525	32	က	64	24	48	2215	2324
HEALTHPARTNERS	123	419	13	9	4	2	4	574	389
HUMANA EASTERN	2070	4103	430	210	415	98	283	609/	8158
HUMANA WESTERN	121	238		-	89	12	46	490	536
MEDICAL ASSOCIATES	108	361		-	44	8	33	563	514
MERCYCARE	137	491	9	က	29	6	14	689	673
NETWORK	1301	3385	27	15	185	77	133	5123	5062
PHYSICIANS PLUS	2769	5822	727	318	1113	271	786	11806	11406
SECURITY	863	2449	99	20	125	66	143	3749	3698
SMP	37	24	-	1	τ-	9	2	112	124
SMP (LOCAL)	13	55	0	0	0	0	0		10
STANDARD	581	559	150	40	4282	187	2398	81	8544
STANDARD (DANE)	2	1	0	0	23	1	12	39	41
STANDARD (MILWAUKEE)	4	4	0	0	45	2	30	06	93
STANDARD (WISCONSIN)	4	4	0	0	41	0	29	78	84
STANDARD (WAUKESHA)	~	0	0	0	6	1	5	16	18
STANDARD (DANE)PPP	0	~	0	0	0	0	0	***	0
STANDARD (MILWAUKEE)PPP	<del></del>	0	0 0	0	0	0	0	~	0
UNITEDHEALTHCARE NE	926	2529	-	13	200	115	0	3824	4467
UNITEDHEALTHCARE SE	802	2105	122	54	34	46	21	3184	3162
UNITY COMMUNITY	929	2150	2	6	53	25	21	2833	2778
UNITY UW HEALTH	3625	6948	1337	929	259	178	496	13877	13874
WPS METRO CHOICE	113	228	63	25	6	5	3	446	513
WEA TRUST	510	1364	9	9	5	<del>-</del>	4	1896	0
	-								
TOTAL CONTRACT COUNTS	25841			2417	10253		6353	110696	10
*NOTE: The January 2010 contract counts and	act counts a	nd January	2011	contract counts indicates the total	ates the tota	2010	contract cou	annual contract count changes, not the	the 2011 It's
Your Choice contract changes	langes.								

TABLE 2: CONTRACTS LOST BY HEALTH PLAN DURING IT'S YOUR CHOICE	<b>JST BY HEA</b>	LTH PLAN	<b>DURING IT'S</b>	S YOUR CHOI	SE		Cartan M. Cook	
			GRADUATE	GRADUATE	MEDICARE	MEDICARE	MEDICARE	TOTAL
HEALTH PLAN	SINGLE	FAMILY	SINGLE	FAMILY	SINGLE	FAMILY 1	FAMILY 2	LOST
ANTHEM SE	93	179	2	4	4		1	284
ANTHEM NW	9	5	0	0	9	1	1	16
ANTHEM NE		16	0	0	0	0	0	17
ARISE	28	109	0	0	ဇ	0	_	141
DEAN	92	219	12	5	15	3	16	346
GHC EAU CLAIRE	21	72		0	20	5	14	133
GHC -SCW	30	53	6	7	5	0	_	105
<b>GUNDERSEN LUTHERAN</b>		195	0		0	0	-	255
HEALTH TRADITION	103	226	3	2	41	17	33	398
HEALTHPARTNERS	_	4	0	0	τ.	0	<del></del>	7
HUMANA EASTERN	200	595	3	0	2	0	5	780
HUMANA WESTERN	14	45	0	0	င	0	0	62
MEDICAL ASSOCIATES	4	8	0	0	0		0	13
MERCYCARE	9	15	0	0	3	0	3	27
NETWORK	43	115	0	0	4	1	2	165
PHYSICIANS PLUS	30	81	7		9	2	4	131
SECURITY	13	23		0	9	1	10	54
SMP	က	6	0	0	0	τ.	0	13
STANDARD	95	93	36		6	. 2	7	249
UNITEDHEALTHCARE NE	104	321	0	0	11	4	.19	459
UNITEDHEALTHCARE SE	53	133	3	3	8	2	က	205
UNITY COMMUNITY	0	29	0	0	0	0	0	76
UNITY UW HEALTH	35	77	2	5	9	1	9	137
WPS METRO CHOICE	30	48			0	0		81
WEA TRUST	0	0	0	0	0	0	0	
				1				
TOTAL	1057	2678	85	35	128	42	129	4154
							-	

Table 3: CONTRACTS GAINED BY HEALTH PLAN DURING ITS YOUR CHOICE WITH NET CONTRACT CHANGES	NEU BY 1	1EALTH F	LAN DURING	) NOOL 0 II 0		H NEI CON	RACI CHAN	GES	
	And delicated the management of the contract o	ed Amin's delivery, delivery of the after of French Parkey Warry Warry	A CONTRACTOR OF THE PROPERTY O	MARKAGAN SANARAN WANNESSAN SANARAN				OTAL	*NET
			GRADUATE	GRADUATE	MEDICARE	MEDICARE		CONTRACTS	CONTRAC
HEALTH PLAN	SINGLE	FAMILY	SINGLE	FAMILY	SINGLE	FAMILY 1	FAMILY 2	GAINED	CHANGE
ANTHEM SE	က	12	2	0	0	0	0	17	-267
ANTHEM NW	8	12	0	0	2	2	3	27	~
ANTHEM NE	4	က	_	0	0	0	0	80	ဝှ
ARISE	<u>ග</u>	27	0	-	2	2	0	41	-100
DEAN	53	. 103	œ	က	9	_		175	-171
GHC EAU CLAIRE	97	202	က	2	6	12	27	352	219
GHC -SCW	38	46	21	7	3	_	_	117	12
<b>GUNDERSEN LUTHERAN</b>	15	43			5	2	4	74	-181
HEALTH TRADITION	56	184	0	0	0	0	0	240	-158
HEALTHPARTNERS	21	71	0	0	1	~	1	95	88
HUMANA EASTERN	28	32	80	1	18	-	14	102	-678
HUMANA WESTERN	7	17	0	0	9		4	35	-27
MEDICAL ASSOCIATES	_	<u></u>	0	0	0		0	10	ကု
MERCYCARE	2	44	0	0	0	0	0	46	_
NETWORK	36	145		0	4	7	8	194	29
PHYSICIANS PLUS	47	95	S.	7	5	2	3	164	3
SECURITY	17	35	0	-	4	_	2	09	9
SMP	2	3		0		~	0	<b>O</b>	4-
STANDARD	19	31	2	0	45	5	28	160	68-
UNITEDHEALTHCARE NE	15	45	0	0	3	0	2	65	-394
UNITEDHEALTHCARE SE	18	19	က		2	0	0	43	-162
UNITY COMMUNITY	15	9/	0	0	3	_	1	96	20
UNITY UW HEALTH	49	128	21	5	3	0	5	211	_
WPS METRO CHOICE	5	<u></u>	2	0	0	_	0	17	-64
WEA TRUST	489	1286	9	9	5		2	1796	1796
TOTAL	1054	2679	85	35	127	42	132	4154	0
*NOTE: Net Contract Change is the difference bel	se is the c	lifference	ween T	Contracts	st on Table 2	and Total	Contracts Gained	on Table	3 during the
2011 It's Your Choice period	se period.								)

Table 4: ACTIVE STATE EMPLOYEE CONTRACT CHANGES BY COVERAGE TYPE	MPLOYEE CON	TRACT CHAN	GES BY C	OVERAGE TYF	JE EAMII V		H	H	TOT
	CONTRACTS	CONTRACTS	TOTAL	CONTRACTS	- 0	TOTAL	CHANGE	CHANGE	N - 7
HEALTH PLAN	GAINED	GAINED	GAINED	LOST	LOST	LOST	SINGLE		CHANGE
ANTHEM SE	2	12	14	06-	-178	-268	-88	-166	-254
ANTHEM NW	2	5		-5	-2	-7	-3	3	0
ANTHEM NE	_			-	-16	-17	0	-15	-15
ARISE	9	21	27	-10	-52	-62	4-	-31	-35
DEAN	32	64	96	-65	-158	-223	-33	-94	-127
GHC EAU CLAIRE	37	125	162	-14	<u> 19-</u>	-81	23	58	81
GHC -SCW	29	. 21	50	-22	66-	-61	2	-18	-11
<b>GUNDERSEN LUTHERAN</b>	O	36	45	9-	6-	-15	3	27	30
HEALTH TRADITION	5	8	13	92-	-133	-168	-30	-125	-155
HEALTHPARTNERS	16	65	81	0	E-	-3	16		78
HUMANA EASTERN	24	29	53	-190	-557	-747	-166	-528	-694
HUMANA WESTERN	5	16	21	-10	68-	-49	9-	-23	-28
MEDICAL ASSOCIATES	0	9	9	0		-1	0	ιΩ	. 5
MERCYCARE	0	4	4	-2	-11	-13	-2	-7	<del>ර</del> -
NETWORK	15	45	09	-35	-111	-146	•	99-	-86
PHYSICIANS PLUS	39	77	116	41-	-61	-75	25	16	41
SECURITY	14	33	47	-10	-17	-27		16	20
SMP		4	5	7	ნ-	-10	0	<u>-5</u>	-5
STANDARD	16	28	44	06-	06-	-180	-74	-62	-136
UNITEDHEALTHCARE NE	er.	13	16	08-	-254	-334	22-	-241	-318
UNITEDHEALTHCARE SE	တ	12	21	-36	-106	-142	-27	-94	-121
UNITY COMMUNITY	5	32	37	ငှ	-16	-19	2	16	18
UNITY UW HEALTH	41	108	149	-30	-62	-92		46	57
WPS METRO CHOICE	5	8	13	-26	-45	-71	-21	-37	-58
WEA TRUST	459	1263	1722	0	0	0	459	1263	1722
	777	0000		322	2000	2007	C	C	
IOIAL	3//	203p	787	C//-	05UZ-	1107-	<b>ס</b>		>
							-		

Table 5: GRADUATE ASSISTANT CONTRACT C	STANT CONTR	ACT CHANGE	S BY COV	ERAGE TYPE					
I I Company	SINGLE	FAMILY	·	MILY	FAMILY		NET		TOTAL
	TS		TOTAL	CONTRACTS	CONTRACTS	TOTAL	CHANGE	CHANGE	NET
HEALTH PLAN	GAINED	GAINED	GAINED	LOST	LOST	LOST	SINGLE	FAMILY	CHANGE
ANTHEM SE	2	0	2	-2	4	φ	0	4	4
ANTHEM NW	0	0	0	0	0	0	0	0	0
ANTHEM NE		0	~	0	0	0		0	~
ARISE	0	1	-	0	0	0	0	-	_
DEAN	80	3	1	-12	-5	-17	j	-2	9-
GHC EAU CLAIRE	က	2	9	-	0	-			4
GHC -SCW	21	2	28		7-	-16			12
<b>GUNDERSEN LUTHERAN</b>			. 2	0	0	0			2
HEALTH TRADITION	0	0	0	6-3	-2	-5			-5
HEALTHPARTNERS	0	0	0	0	0	0		. 0	0
HUMANA EASTERN	8		6		0	წ			9
HUMANA WESTERN	0	0	0			0		0	0
MEDICAL ASSOCIATES	0	0	0			. 0			0
MERCYCARE	0	0	0	0		0			0
NETWORK	2	0	2			0	2	0	2
PHYSICIANS PLUS	5	7	12	<u> </u>	7	8-			4
SECURITY	0		_		0				0
SMP	0	0	0	0	0	0			
STANDARD	2	0	2	96-		4	-34	-7	7
UNITEDHEALTHCARE NE		0	0			0		0	0
UNITEDHEALTHCARE SE	e		4		ငှ	<u> </u>	0		-2
UNITY COMMUNITY	0	0	0	-	0	0			0
UNITY UW HEALTH	21	5	26	-	-5	-12		0	41
WPS METRO CHOICE	2	0	2	7	-	-2		1	0
WEA TRUST	9	9	12	0	0	0	9	9	12
						72.130.0	•	1	
TOTAL	85	35	120	-85	-35	-120	0	0	0

Table 6: ACTIVE LOCAL EMPLOYEE, ANNUITANT & COBRA CONTINUANT CONTRACT CHANGES BY COVERAGE	MPLOYEE, ANN	NUITANT & CO	BRA CON	TINUANT CON	TRACT CHANG	SES BY C	OVERAGE	TYPE	i
	SINGLE	FAMILY	d A A Printer State of the Stat	SINGLE	FAMILY		NET NET		TOTAL
-	CONTRACTS	CONTRACTS	TOTAL	CONTRACTS	CONTRACTS	TOTAL	CHANGE	CHANGE	NET L
HEALTH PLAN	GAINED	GAINED	GAINED	LOST	LOST	LOST	SINGLE	FAMILY	CHANGE
ANTHEM SE	0	0	0	0	0	1.0	0	0	0
ANTHEM NW	0	0	0	0	0	0	0	0	0
ANTHEM NE	0	0	0	0	0	0	0	0	0
ARISE	2	~	3	-17	-57	-74	-15	99-	-71
DEAN	16	37	53	6-	-63	-72	7	-26	-19
GHC EAU CLAIRE	39	63	102	4-	6-3	2-	32	09	95
GHC -SCW	9	21	27	8-	-13	-21		8	9
<b>GUNDERSEN LUTHERAN</b>	3	9	0	-53	-185	-238	-50	-179	-229
HEALTH TRADITION	49	176	225	-42	9/-	-118		100	107
HEALTHPARTNERS	7	2	4	0	-1	-1	2	_	က
HUMANA EASTERN	2	3	5	. 0	0	0	2	က	5
HUMANA WESTERN	0	0	0	0	0	0	0	0	0
MEDICAL ASSOCIATES		3	4	4-	φ-	-12	-3	-5	8-
MERCYCARE	2	40	42	<b>7</b> -	5-	တ-	-2	35	33
NETWORK	14	100	114	-1	-2	ကု	13	86	111
PHYSICIANS PLUS	5	17	22	<b>ဝ</b> ှ	-13	-22	4	4	0
SECURITY	0			0	1-	<u> </u> -	0	0	0
SMP	0	0	0	0	0	0	0	0	0
STANDARD	0	0	0	0	0	0	0	0	0
UNITEDHEALTHCARE NE	15	34	49	-16	89-	-84	7	-34	-35
UNITEDHEALTHCARE SE	5	_	9	-15	-24	-39	-10	-23	-33
UNITY COMMUNITY	1	45	99	9-	-51	-57	5	φ	-
UNITY UW HEALTH	2	15	20	-3	-1-	-14	2	4	9
WPS METRO CHOICE	0	0	0	-2	-	က	-2	7	ကု
WEA TRUST	16	17	33	0	0	0	16	17	33
									•
TOTAL	193	582	775	-193	-582	-775	0	0	5
								-	

TOTAL         CONTRACTS         CONTRACTS         TOTAL         CHANGE         CHA	THPLAN         CONTRACTS         CONTRACTS         TOTAL         CONTRACTS         CONTRACTS         CONTRACTS         CONTRACTS         CONTRACTS         CONTRACTS         CONTRACTS         CONTRACTS         CONTRACTS         CHANCE         CHANCE <th< th=""><th>  CONTRACTS   CONT</th><th>ALCINIO. * CINIO. * C</th><th></th><th>&gt;                                      </th><th></th><th>□ ICINIO*</th><th>&gt; <u>-                                     </u></th><th></th><th><u> </u></th><th>*NET</th><th></th></th<>	CONTRACTS   CONT	ALCINIO. * CINIO. * C		>		□ ICINIO*	> <u>-                                     </u>		<u> </u>	*NET	
TH PLAN         GAINED         GAINED         LOST         LOST         LOST         SINGLE         FAMILY         CHAILLY CHAIL           FEM NW         S         1         0         1         -7         -3         -10         -6         -3         -3         -10         -6         -3         -3         -10         -6         -3         -3         -10         -6         -3         -3         -10         -6         -3         -3         -10         -6         -3         -3         -10         -6         -3         -3         -10         -6         -3         -3         -10         -6         -3         -3         -10         -6         -3         -3         -10         -6         -3         -10         -3         -10 <th< th=""><th>TH PLAN         GAINED         GAINED         GAINED         CANNED         LOST         LOST         LOST         SINGIE         FAMILY         CHAILED           HEM NW         8         1         2         5         0         0         0         3         2           HEM NW         3         2         5         0         0         0         0         3         2           HEM NW         3         2         5         6         0         0         0         3         2           HEM NW         11         4         16         18         23         23         2         2         13         2         6         13         2         6         13         2         13         2         13         2         13         2         13         2         13         2         14         4         14         4         14         4         14         4         14         4         14         4         14         4         14         4         14         14         14         14         14         14         14         14         14         14         14         14         14         <td< th=""><th>THY PLAN         GAINED         GAINED         GAINED         CANED         LOST         LOST         SINGLE         FAMILY         CHAINTY         CHAINTY<th></th><th>CONTRACTS</th><th>CONTRACTS</th><th>TOTAL</th><th>CONTRACTS</th><th>CONTRACTS</th><th>TOTAL</th><th>CHANGE</th><th>CHANGE</th><th>NET</th></th></td<></th></th<>	TH PLAN         GAINED         GAINED         GAINED         CANNED         LOST         LOST         LOST         SINGIE         FAMILY         CHAILED           HEM NW         8         1         2         5         0         0         0         3         2           HEM NW         3         2         5         0         0         0         0         3         2           HEM NW         3         2         5         6         0         0         0         3         2           HEM NW         11         4         16         18         23         23         2         2         13         2         6         13         2         6         13         2         13         2         13         2         13         2         13         2         13         2         14         4         14         4         14         4         14         4         14         4         14         4         14         4         14         4         14         14         14         14         14         14         14         14         14         14         14         14         14 <td< th=""><th>THY PLAN         GAINED         GAINED         GAINED         CANED         LOST         LOST         SINGLE         FAMILY         CHAINTY         CHAINTY<th></th><th>CONTRACTS</th><th>CONTRACTS</th><th>TOTAL</th><th>CONTRACTS</th><th>CONTRACTS</th><th>TOTAL</th><th>CHANGE</th><th>CHANGE</th><th>NET</th></th></td<>	THY PLAN         GAINED         GAINED         GAINED         CANED         LOST         LOST         SINGLE         FAMILY         CHAINTY         CHAINTY <th></th> <th>CONTRACTS</th> <th>CONTRACTS</th> <th>TOTAL</th> <th>CONTRACTS</th> <th>CONTRACTS</th> <th>TOTAL</th> <th>CHANGE</th> <th>CHANGE</th> <th>NET</th>		CONTRACTS	CONTRACTS	TOTAL	CONTRACTS	CONTRACTS	TOTAL	CHANGE	CHANGE	NET
HEM SE         1         2         -3         -10         -6         -3           HEM NW         8         12         20         -4         -5         -9         -4         7           HEM NW         3         12         20         -4         -5         -9         -4         7           HEM NW         3         2         5         6         0         3         2         1         -6         -9         -4         7         7         1         -7         -1         -7         -9         -4         7         -7         -1         -7         -7         -1         -6         -1         -7         -7         -1         -7         -1         -7         -1         -7         -7         -1         -7         -1         -7         -1         -7	Figure   F	TEM SE         1         0         1         2         3         10         6         3         3         10         6         3         3         10         6         3         7         10         4         -6         -9         3         2         3         2         3         2         4         -6         -9         3         2         2         -1         -6         -1         6         -3         7         10         -1         -6         -1         5         -1         7         -1         2         -1         7         -1         -6         -1         2         -1         7         -4         -7         -3         2         -1         -1         -1         -4         -1	EALTH PLAN	GAINED	GAINED	GAINED	LOST	LOST	LOST	SINGLE	FAMILY	CHANGE
HEM NW         REM NW<	HEM NW         8         12         20         4         5         9         4         7           HEM NE         3         2         5         6         6         6         6         7         <	HEM NW         8         12         20         -4         -5         -8         4         7           TEM NIE         3         12         20         -4         -5         -9         4         7           EE NI CLAIRE         3         1         4         15         -17         -17         -34         -6         -13           ACH CLAIRE         30         63         83         -23         -21         -34         -6         -13           SCENI LUTHERAN         8         10         12         -6         -7         -7         -7         -8         -6         -13           SCENT LUTHERAN         8         10         12         -6         -7         -7         -8         -6         -13           ANA MASTERN         2         16         2         -7         -7         -8         -6         -7           ANA WESTERN         8         14         -7         -13         -13         -13         -12         -13         -12         -14         -13         -14         -13         -14         -14         -13         -14         -15         -12         -14         -13         -14         -15 <td>ATHEM SE</td> <td>The state of the s</td> <td>0</td> <td>7</td> <td></td> <td></td> <td>-10</td> <td></td> <td>ç- -3</td> <td>တု</td>	ATHEM SE	The state of the s	0	7			-10		ç- -3	တု
LEM NE         3         2         6         0         0         0         3         2           EAU CLAIRE         3         1         4         15         17         -17         -17         -17         -34         -1         6           A EAU CLAIRE         30         53         83         -23         -21         -44         7         32           SCON         6         10         12         -5         -21         -44         7         32           SCON         6         10         12         -5         -2         -7         14         7         32           SCON         6         10         2         -7         -7         32         -7         32           THPARTNERS         6         10         2         -7         -17         -34         -67           THPARTNERS         6         10         0	HEM NE         3         2         5         0         0         0         3         2           EAU CLAIRE         3         7         10         4         15         -17         -34         -1         6         6         -17         -34         -1         6         6         -1         7         -34         -1         6         -1         7         -34         -1         6         -1         6         -1         -1         -2         -1         4         6         -1         3         2         -4         -3         -2         -4         -4         -1         -2         -4         -1         -2         -1         -2         -2         -2         -4	FEM NE         3         2         5         0         0         0         3         2           EAU CLAIRE         3         7         1         4         15         -17         -17         -34         6         -13           EAU CLAIRE         11         4         15         -17         -17         -34         6         -13           EAV CLAIRE         6         12         -2         -2         -7         1         32         -32           THANTHERS         4         6         10         12         -2         -7         1         32         -6         -7         -13         -36         -6         -13         -13         -2         -7         -14         -17         -32         -6         -13         -13         -13         -13         -13         -13         -14         -1	THEM NW	80	12	20	4	- Address	တု		7	11
E         3         7         10         -4         -1         -5         -1         6         -13           EAU CLAIRE         30         53         83         -23         -21         -34         -6         -13           EAU CLAIRE         30         53         83         -23         -21         -34         -6         -13           SCW         6         10         2         -5         -2         -7         1         4         -13           DERSEN LUTHERAN         6         10         1         0         -2         -7         1         4         -1         4           DERSEN LUTHERAN         6         10         2         -40         -5         -7         -7         -7         -7           ANA WESTERN         2         -17         -13         -30         -3         -2         -6         -7	EE         3         7         10         -4         -1         -5         -1         6           AU         4         15         -17         -17         -34         -6         -13           AU         5         83         83         -23         -17         -34         -6         -13           SCW         10         5         83         -23         -21         -4         -7         -13           SCW         6         6         12         -5         -2         -7         1         4         4           DERSEN LUTHERAN         6         10         2         -40         -67         -7         1         4         -1         4         -7         -7         4           THYRADITION         8         10         2         -40         -67         -7         -8         -67           ANA MESTERN         8         6         14         -5         -6         -7         -7         -8         -13         -2           ANA WESCINE         9         1         1         4         1         -1         -5         -6         -7         -7         -8         -1 <t< td=""><td>E         1         4         -1         -5         -1         6           ALU CLAIRE         30         53         83         -23         -21         -44         -6         -13           SCHOLCHARE         30         53         83         -23         -21         -44         -6         -13           SCHOREN LUTHERAN         6         6         12         -5         -7         1         4         6         -8           THARADITION         2         10         2         -7         -1         -3         -5         -7         1         4         6         7         -7         1         4         6         7         -7         1         -3         2         -5         -7         -7         1         4         -7         -7         1         4         -7         -7         1         4         -7         -7         1         4         -7         -7         1         4         -7         -7         1         4         -7         -7         1         4         -7         -7         1         1         -7         -7         1         4         -7         -7         -7         <td< td=""><td></td><td>က</td><td>2</td><td>2</td><td>0</td><td>The state of the s</td><td>0</td><td></td><td>2</td><td>വ</td></td<></td></t<>	E         1         4         -1         -5         -1         6           ALU CLAIRE         30         53         83         -23         -21         -44         -6         -13           SCHOLCHARE         30         53         83         -23         -21         -44         -6         -13           SCHOREN LUTHERAN         6         6         12         -5         -7         1         4         6         -8           THARADITION         2         10         2         -7         -1         -3         -5         -7         1         4         6         7         -7         1         4         6         7         -7         1         -3         2         -5         -7         -7         1         4         -7         -7         1         4         -7         -7         1         4         -7         -7         1         4         -7         -7         1         4         -7         -7         1         4         -7         -7         1         4         -7         -7         1         1         -7         -7         1         4         -7         -7         -7 <td< td=""><td></td><td>က</td><td>2</td><td>2</td><td>0</td><td>The state of the s</td><td>0</td><td></td><td>2</td><td>വ</td></td<>		က	2	2	0	The state of the s	0		2	വ
VALORIER         11         4         15         -17         -17         -34         -6         -13           EDUCLAIRE         30         53         83         -23         -21         -44         7         32           ESCW         6         6         10         12         -5         -2         -7         8         8           SCW         6         6         10         12         -6         -7         -7         8         8           DERSEN LUTHERAN         8         10         12         -6         -7         -7         8         8         8         8         8         8         8         8         8         8         8         9         7         44         7         32         -6         7           ANA WESTERN         8         6         14         -5         -8         -13         -2         -5         -6         -7         -8         -6         -7	AUDCAIRE         11         4         15         -17         -17         -34         -6         -13           SCW         6         6         12         -23         -21         -44         7         32           SCW         6         12         -23         -21         -44         7         32           SCW         6         12         -2         -2         -2         8         8           ACM         6         12         -40         -2         -2         -2         8         8           TH PARTINERS         4         6         12         -40         -67         -107         -38         -67           ANA MESTERN         8         14         -5         -6         -7         -8         -7         -7           ANA WESTERN         8         14         -6         -7         -8         -13         -2	EAU CLAIRE         10         4         15         -17         -34         -6         -13           SCAN CLAIRE         30         53         83         -23         -21         -44         7         32           SCAN LITHERAN         6         6         6         6         10         2         -7         -3         2           PARA EASTERN         20         16         16         17         -40         -7         -38         8         7           ANA WESTERN         20         15         35         -17         -13         -30         3         2         6           ANA WESTERN         3         6         10         0	RISE	8	7	10	4-	1	ئ-		9	5
EAU CLAIRE         30         53         83         -23         -44         7         32           SCW         6         12         -5         -2         -7         1         4           SENULTHERAN         6         10         2         -40         -67         -7         1         4           THPARTNERS         4         6         10         2         -40         -67         -107         -38         -67           THPARTNERS         4         6         10         2         -40         -67         -107         -38         -67           ANA WESTERN         2         6         10         -2         -1         -3         -2         -6           ANA WESTERN         0         0         0         0         0         0         0         0         0           CYCARE         0         0         -3         -13         -13         -2         -2         -2         -2         -2           NORK         1         4         14         -1         -3         -1         -2         -1         -2         -1         -2         -1         -2         -1         -2         -1 </td <td>EAU CLAIRE         30         53         83         -23         -21         -44         7         32           COVA         6         12         -5         -5         -7         1         4           SENDITION         6         12         -6         12         -6         -7         -7         1         4         6           TH TRADITION         2         0         2         -7         -107         -38         -67           TH PARTNERS         4         6         10         2         -40         -67         -107         -38         -67           THPARTNERS         2         0         0         -2         -1         -3         -2         -5         -67           THPARTNERS         6         1         -2         -1         -3         -2         -5         -5         -6         -7           ANA WESTERN         8         6         14         -1         -1         -1         -2         -1         -2         -1         -2           CVCARE         1         7         4         11         -13         -16         -16         -16         -16         -16         -16</td> <td>EAL CLAIRE         30         53         83         -23         -21         -44         7         32           SCW         G         6         12         -5         -7         1         4         4           SEXEN LUTHERAN         6         12         -6         -2         -7         1         4         8         8         8           SEXEN LUTHERAN         6         10         12         -40         -5         -7         1         4         8         6           THARADILION         8         6         14         -5         -4         -7         -3         2         8         6           ANA WESTERN         8         11         -1         -5         -13         -30         3         2           CAL ASSOCIATES         9         14         -5         -1         -1         -5         -5         -5         -5         -7           CAL ASSOCIATES         6         14         -1         -1         -1         -1         -5         -1         -5         -5         -5         -7         -7         -7         -7         -7         -7         -7         -7         -7</td> <td>NA</td> <td>7</td> <td>4</td> <td>15</td> <td>-17</td> <td></td> <td>-34</td> <td></td> <td>-13</td> <td>-19</td>	EAU CLAIRE         30         53         83         -23         -21         -44         7         32           COVA         6         12         -5         -5         -7         1         4           SENDITION         6         12         -6         12         -6         -7         -7         1         4         6           TH TRADITION         2         0         2         -7         -107         -38         -67           TH PARTNERS         4         6         10         2         -40         -67         -107         -38         -67           THPARTNERS         2         0         0         -2         -1         -3         -2         -5         -67           THPARTNERS         6         1         -2         -1         -3         -2         -5         -5         -6         -7           ANA WESTERN         8         6         14         -1         -1         -1         -2         -1         -2         -1         -2           CVCARE         1         7         4         11         -13         -16         -16         -16         -16         -16         -16	EAL CLAIRE         30         53         83         -23         -21         -44         7         32           SCW         G         6         12         -5         -7         1         4         4           SEXEN LUTHERAN         6         12         -6         -2         -7         1         4         8         8         8           SEXEN LUTHERAN         6         10         12         -40         -5         -7         1         4         8         6           THARADILION         8         6         14         -5         -4         -7         -3         2         8         6           ANA WESTERN         8         11         -1         -5         -13         -30         3         2           CAL ASSOCIATES         9         14         -5         -1         -1         -5         -5         -5         -5         -7           CAL ASSOCIATES         6         14         -1         -1         -1         -1         -5         -1         -5         -5         -5         -7         -7         -7         -7         -7         -7         -7         -7         -7	NA	7	4	15	-17		-34		-13	-19
SCW         6         12         -5         -2         -7         1         4           DERSEN LUTHERAN         6         10         18         0         -2         -2         -7         1         4           TH TRADITION         2         40         -67         -107         -38         -67           TH TRADITION         2         40         -67         -107         -38         -67           TH TRADITION         6         10         2         -40         -67         -107         -38         -67           TH TRADITION         6         10         0         0         -2         -13         -30         2         -2         -6         -3         -2         -2         -4         -2         -2         -2         -2         -2         -3         -2         -2         -3         -2         -2         -2         -2         -2         -2         -3         -2         -2         -3         -2         -2         -3         -2         -2         -2         -3         -2         -2         -3         -2         -2         -3         -2         -2         -3         -2         -4         -1	SCW         6         6         12         -5         -2         -7         1         4           DERSEIN LUTHERAN         8         10         18         0         -2         -7         -1         -8         8         8           TH PARDITION         2         40         -6         10         2         -0         -1         -8         -8         -8         8         8         8           TH PARTNERS         4         6         10         2         -0         -1         -3         2         5           ANA MESTERN         8         6         14         -5         -13         -30         3         2           ANA WESTERN         8         14         -5         -8         -13         -3         2         -6           ANA WESTERN         9         0	SCW         6         12         -5         -7         1         4           DERSEN LUTHERAN         8         10         18         -6         -2         -7         1         4           THPARTNERS         4         6         10         18         -6         -2         -6         -2         -87         -107         -38         -87           THPARTNERS         4         6         10         12         -40         -57         -107         -38         -87           ANA WEASTERN         8         6         14         -5         -87         -107         -38         -87           ANA WEASTERN         8         6         14         -5         -8         -13         -2         -5           ANA WEASTERN         9         0<	AU CL	30	53	83	-23		-44		32	
DERSEN LUTHERAN         8         10         18         0         -2         -2         -2         -8         8         8           TH TRADITION         2         -40         -67         -107         -38         -67           TH PRATNERS         4         6         10         2         -17         -30         -3         5           TH PRATNERS         4         6         16         10         2         -17         -30         -3         5           ANA MESTERN         8         6         14         -5         -8         -13         -2         5           ANA WESTERN         8         6         14         -5         -8         -13         -2         -2           CVCARE         0         0         0         0         0         0         0         0         0         0           CVCARE         10         0         -13         -15         -16         0 <t< td=""><td>DERSEN LUTHERAN         6         10         18         0         -2         -2         -8         8           TH TRADITION         2         40         -67         -107         -38         -67           TH PRADITION         2         40         -2         -40         -67         -107         -38         -67           TH PARDITION         2         2         40         -67         -17         -30         2         -67           ANA WESTERN         8         6         14         -5         -8         -13         -2         -6           ANA WESTERN         8         6         14         -5         -8         -13         -2         -2         -8         -7         -2         -2         -2         -2         -3         -2         -2         -2         -3         -2         -3         -2         -3         -2         -3         -2         -3         -2         -3         -2         -3         -2         -3         -2         -3         -2         -3         -2         -3         -2         -3         -2         -3         -2         -3         -2         -3         -2         -3         -2</td><td>DERSEN UNTHERAN         6         10         18         0         -2         -2         8         8           TH ADAITION         6         0         2         -40         -67         -107         -38         -67           TH PARTHERS         6         1         -2         -1         -3         2         -8         -67           ANA ESTERN         2         6         14         -5         -8         -13         -3         2           ANA WESTERN         8         6         14         -5         -8         -13         -3         2           ANA WESTERN         8         6         14         -5         -6         -3         -2         -6         -3         -2           ANA WESTERN         11         7         14         -13         -13         -2         -1         -2         -3         -2         -3         -2         -3         -2         -1         -2         -3</td><td>HC -SCW</td><td>9</td><td>9</td><td>12</td><td>\$</td><td></td><td><i>L</i>-</td><td>_</td><td></td><td>5</td></t<>	DERSEN LUTHERAN         6         10         18         0         -2         -2         -8         8           TH TRADITION         2         40         -67         -107         -38         -67           TH PRADITION         2         40         -2         -40         -67         -107         -38         -67           TH PARDITION         2         2         40         -67         -17         -30         2         -67           ANA WESTERN         8         6         14         -5         -8         -13         -2         -6           ANA WESTERN         8         6         14         -5         -8         -13         -2         -2         -8         -7         -2         -2         -2         -2         -3         -2         -2         -2         -3         -2         -3         -2         -3         -2         -3         -2         -3         -2         -3         -2         -3         -2         -3         -2         -3         -2         -3         -2         -3         -2         -3         -2         -3         -2         -3         -2         -3         -2         -3         -2	DERSEN UNTHERAN         6         10         18         0         -2         -2         8         8           TH ADAITION         6         0         2         -40         -67         -107         -38         -67           TH PARTHERS         6         1         -2         -1         -3         2         -8         -67           ANA ESTERN         2         6         14         -5         -8         -13         -3         2           ANA WESTERN         8         6         14         -5         -8         -13         -3         2           ANA WESTERN         8         6         14         -5         -6         -3         -2         -6         -3         -2           ANA WESTERN         11         7         14         -13         -13         -2         -1         -2         -3         -2         -3         -2         -3         -2         -1         -2         -3	HC -SCW	9	9	12	\$		<i>L</i> -	_		5
TH TRADITION         2         40         -67         -107         -38         -67           THPARTNERS         4         6         10         -2         -1         -3         2         5           ANA ARANESTERN         8         6         10         -2         -1         -3         2         5           ANA WESTERN         8         6         14         -5         -8         -13         2         5           CAL ASSOCIATES         0	TH TRADITION         2         40         -67         -107         -38         -67           THPARTNERS         4         6         10         -2         -1         -3         2         5           THPARTNERS         4         6         10         -2         -1         -3         2         5           THPARTNERS         8         6         14         -5         -8         -13         2         5           ANA WESTERN         8         6         14         -5         -8         -13         -2         5           CAL ASSOCIATES         0	THTRADITION 2 0 2 -40 -67 -107 -38 -67   ITHPARTNERS 2 4 6 16 16 17 -2 -1 3 2 5 5 4	UNDERSEN LUTHERAN	0	10	18	0	-2	-2			
THPARTNERS         4         6         10         -2         -1         -3         2         5           ANA EASTERN         20         15         35         -17         -13         -30         3         2           ANA WESTERN         20         14         -5         -8         -13         -30         3         2           ANA WESTERN         8         6         14         -5         -8         -13         -3         2           CVCARE         0         0         0         0         0         -3         -2         -3         -2           CVCARE         11         7         18         -11         -5         -16         0         0           VORAR         11         7         18         -11         -9         -16         -2         -7         -7           JICIANS PLUS         8         6         14         -13         -26         -5         -6         -7         -7           JICIANS PLUS         8         6         14         -1         -9         -16         -2         -1         -2         -1         -2         -1         -2         -1         -2	THPARTNERS         4         6         10         2         -1         -3         2         5           ANA EASTERN         20         15         35         -17         -13         -30         3         2           ANA WESTERN         20         15         35         -17         -13         -13         -2         -2           ANA WESTERN         0         0         0         0         0         0         0         0         0           CYCARE         11         -5         -6         -16         0	THPARTNERS         4         6         10         -2         -1         -3         2         5           ANA KESTERN         20         15         35         -17         -13         -30         3         2           ANA MESTERN         8         6         14         -5         -6         -8         -13         2         5           CAL ASSOCIATES         0 <td>EALTH TRADITION</td> <td>2</td> <td>0</td> <td>2</td> <td>-40</td> <td></td> <td>-107</td> <td>-38</td> <td></td> <td></td>	EALTH TRADITION	2	0	2	-40		-107	-38		
ANA EASTERN         20         15         35         -17         -13         -30         3         2           ANA WESTERN         8         6         14         -5         -8         -13         3         -2           ANA WESTERN         8         6         14         -5         -8         -13         3         -2           CYCARE         0         0         0         -3         -2         -5         -3         -2           CYCARE         11         7         18         -11         -5         -16         0         0           CYCARE         11         7         4         11         -3         -26         -5         -2           SICIANS PLUS         8         6         14         -13         -13         -26         -7         -7           JRITY         2         4         11         -9         -16         -2         -1         -2         -1         -2         -1         -2         -1         -2         -1         -2         -1         -2         -1         -2         -1         -2         -1         -2         -1         -2         -1         -2         -1 <td>ANA EASTERN         20         15         35         -17         -13         -30         3         2           ANA WESTERN         8         6         14         -5         -8         -13         3         -2           ANA WESTERN         8         6         14         -5         -6         -8         -13         -2           CYCAR ASSOCIATES         0         0         0         -3         -2         -5         -3         -2           CYCARE         11         7         18         -71         -5         -16         0         0           CYCARE         11         7         14         -13         -26         -5         -3         -7           NORK         11         7         4         11         -9         -16         -7         -7           NORK         12         4         -13         -13         -26         -5         -7         -7           JRITY         7         4         4         -13         -13         -26         -6         -7         -7           EDHEALTHCARE NE         6         6         6         12         -10         -8         -18</td> <td>ANA EASTERN ANA EASTERN ANA MESTERN ANA MESTERN B B CAL ASSOCIATES B CAL ASSOCIATE B CAL ASSOCIATES B CAL ASSOCIATE B CAL</td> <td>EALTHPARTNERS</td> <td>4</td> <td>9</td> <td>10</td> <td>-2</td> <td></td> <td>ဇာ</td> <td></td> <td></td> <td>7</td>	ANA EASTERN         20         15         35         -17         -13         -30         3         2           ANA WESTERN         8         6         14         -5         -8         -13         3         -2           ANA WESTERN         8         6         14         -5         -6         -8         -13         -2           CYCAR ASSOCIATES         0         0         0         -3         -2         -5         -3         -2           CYCARE         11         7         18         -71         -5         -16         0         0           CYCARE         11         7         14         -13         -26         -5         -3         -7           NORK         11         7         4         11         -9         -16         -7         -7           NORK         12         4         -13         -13         -26         -5         -7         -7           JRITY         7         4         4         -13         -13         -26         -6         -7         -7           EDHEALTHCARE NE         6         6         6         12         -10         -8         -18	ANA EASTERN ANA EASTERN ANA MESTERN ANA MESTERN B B CAL ASSOCIATES B CAL ASSOCIATE B CAL ASSOCIATES B CAL ASSOCIATE B CAL	EALTHPARTNERS	4	9	10	-2		ဇာ			7
ANA WESTERN         8         6         14         -5         -8         -13         3         -2           CAL ASSOCIATES         0 <td< td=""><td>ANA WESTERN         8         6         14         -5         -8         -13         -2           CCAL ASSOCIATES         0         0         0         0         0         0         0         0           CYCARE         0         0         0         -3         -2         -5         -6         -6         0         0           CYCARE         1         0         1         -1         -5         -6         -6         -3         -2           CYCARE         1         1         6         14         -1         -5         -16         0         0         0           CYCARE         1         4         -1         -6         -16         -2         -1         -2         -1         -2         -1         -7</td><td>ANA WESTERN  ANA WESTERN  ANA WESTERN  ANA MESTERN  ANA ANSOCIATES  O  O  O  O  O  O  O  O  O  O  O  O  O</td><td>UMANA EASTERN</td><td>20</td><td>15</td><td>35</td><td>11-</td><td></td><td>-30</td><td></td><td></td><td>5</td></td<>	ANA WESTERN         8         6         14         -5         -8         -13         -2           CCAL ASSOCIATES         0         0         0         0         0         0         0         0           CYCARE         0         0         0         -3         -2         -5         -6         -6         0         0           CYCARE         1         0         1         -1         -5         -6         -6         -3         -2           CYCARE         1         1         6         14         -1         -5         -16         0         0         0           CYCARE         1         4         -1         -6         -16         -2         -1         -2         -1         -2         -1         -7	ANA WESTERN  ANA WESTERN  ANA WESTERN  ANA MESTERN  ANA ANSOCIATES  O  O  O  O  O  O  O  O  O  O  O  O  O	UMANA EASTERN	20	15	35	11-		-30			5
CAL ASSOCIATES         0	CAL ASSOCIATES         0	CAL ASSOCIATES         0         2         2         2         2         2         2         7	UMANA WESTERN	8	9	14	5-	89	-13			_
CYCARE         0         0         0         -3         -2         -5         -5         -3         -2           NORK         11         7         18         -11         -5         -16         0         2           NICIANS PLUS         8         6         14         -13         -26         -5         -7         -7           SICIANS PLUS         8         6         14         -13         -26         -5         -7         -7           JRITY         7         4         11         -9         -16         -25         -2         -7         -7           JRITY         7         4         -1         -9         -16         -25         -7         -7           LOARD         4         1         -9         -1         -2         -1         -2         -1         -2         -1         -2         -1         -2         -1         -2         -1         -2         -1         -2         -2         -2         -2         -2         -2         -2         -2         -2         -2         -2         -2         -2         -2         -2         -2         -1         -2         -1	CYCARE         0         0         -3         -2         -5         -5         -3         -2           WORK         11         7         18         -11         -5         -16         0         2           WORK         11         7         18         -11         -5         -16         0         2           SICIANS PLUS         8         6         14         -13         -26         -5         -7         -7           JRITY         2         2         4         11         -9         -16         -7         -7         -7         -7           JOARD         49         65         114         -13         -13         -26         -2         -1         -2         -1         -2         -1         -2         -4         -2         -1         -2         -4         -2         -4         -2         -4         -2         -2         -2         -2         -2         -4         -2         -4         -2         -4         -2         -4         -2         -4         -2         -4         -2         -4         -2         -4         -2         -4         -2         -4         -2         -4 <td>CYCARE         0         0         0         -3         -2         -5         -3         -2           NORK         11         7         18         -11         -5         -16         -5         -16         0         2           NORK         8         6         11         -13         -16         -26         -7         -7         -7           SICIANS PLUS         8         6         11         -13         -16         -25         -2         -17        7           MRITY         2         4         11         -9         -16         -25         -17        7           DARD         49         65         114         -13         -13         -26         -17         -17         -17         -17         -17         -17         -17         -17         -17         -18         -</td> <td>EDICAL ASSOCIATES</td> <td>0</td> <td>0</td> <td>0</td> <td></td> <td></td> <td>0</td> <td></td> <td></td> <td>0</td>	CYCARE         0         0         0         -3         -2         -5         -3         -2           NORK         11         7         18         -11         -5         -16         -5         -16         0         2           NORK         8         6         11         -13         -16         -26         -7         -7         -7           SICIANS PLUS         8         6         11         -13         -16         -25         -2         -17        7           MRITY         2         4         11         -9         -16         -25         -17        7           DARD         49         65         114         -13         -13         -26         -17         -17         -17         -17         -17         -17         -17         -17         -17         -18         -	EDICAL ASSOCIATES	0	0	0			0			0
VORK         11         7         18         -11         -5         -16         0         2           SICIANS PLUS         8         6         14         -13         -26         -5         -7         -7           JRITY         7         4         11         -9         -16         -25         -5         -7           JRITY         7         4         11         -9         -16         -25         -5         -7           JRITY         7         4         11         -9         -16         -25         -7         -7           EDHEALTHCARE NE         6         6         14         -13         -26         36         52         8           EDHEALTHCARE SE         6         6         12         -10         -22         -41         -19         -22         -4         -2           FOHEALTHCARE SE         6         6         1         3         0         0         0         2         4         -2         -4         -2         -4         -2         -4         -2         -4         -2         -4         -2         -4         -2         -4         -2         -4         -2 <t< td=""><td>NORK         11         7         18         -11         -5         -16         0         2           SICIANS PLUS         8         6         14         -13         -13         -26         -5         -7         -7           JRITY         7         4         11         -9         -16         -26         -5         -7         -7           JRITY         7         4         11         -9         -16         -25         -7         -7           JOARD         49         65         114         -13         -13         -26         -12         -12         -7           EDHEALTHCARE SE         6         6         12         -10         -8         -18         -4         -2         -7           EDHEALTHCARE SE         6         6         12         -10         -8         -18         -4         -2         -7         -2         -7           EDHEALTHCARE SE         6         6         12         -10         -8         -18         -4         -2         -2         -1         -2         -4         -2         -1         -2         -4         -2         -1         -2         -4         -2<!--</td--><td>WORK         11         7         18         -11         -5         -16         0         2           SICIANS PLUS         8         6         14         -13         -13         -26         -5         -7           JRITY         7         4         -13         -13         -16         -25         -2         -7           JRITY         2         2         4         4         -2         -1         -3         0         1           LOARD         49         65         114         -13         -13         -13         -26         -12         -17           EDHEALTHCARE SE         6         6         12         -10         -22         -41         -19         -22         -1           FOHEALTHCARE SE         6         6         12         13         0         0         0         2         1           YOW HEALTH         6         10         16         -8         -11         -19         -2         -1           WETRO CHOICE         19         10         10         0         0         0         0         0           TRUST         10         21         24         48</td><td>IERCYCARE</td><td>0</td><td>0</td><td>0</td><td>ဇ-</td><td></td><td><u>ئ</u></td><td></td><td></td><td>-5</td></td></t<>	NORK         11         7         18         -11         -5         -16         0         2           SICIANS PLUS         8         6         14         -13         -13         -26         -5         -7         -7           JRITY         7         4         11         -9         -16         -26         -5         -7         -7           JRITY         7         4         11         -9         -16         -25         -7         -7           JOARD         49         65         114         -13         -13         -26         -12         -12         -7           EDHEALTHCARE SE         6         6         12         -10         -8         -18         -4         -2         -7           EDHEALTHCARE SE         6         6         12         -10         -8         -18         -4         -2         -7         -2         -7           EDHEALTHCARE SE         6         6         12         -10         -8         -18         -4         -2         -2         -1         -2         -4         -2         -1         -2         -4         -2         -1         -2         -4         -2 </td <td>WORK         11         7         18         -11         -5         -16         0         2           SICIANS PLUS         8         6         14         -13         -13         -26         -5         -7           JRITY         7         4         -13         -13         -16         -25         -2         -7           JRITY         2         2         4         4         -2         -1         -3         0         1           LOARD         49         65         114         -13         -13         -13         -26         -12         -17           EDHEALTHCARE SE         6         6         12         -10         -22         -41         -19         -22         -1           FOHEALTHCARE SE         6         6         12         13         0         0         0         2         1           YOW HEALTH         6         10         16         -8         -11         -19         -2         -1           WETRO CHOICE         19         10         10         0         0         0         0         0           TRUST         10         21         24         48</td> <td>IERCYCARE</td> <td>0</td> <td>0</td> <td>0</td> <td>ဇ-</td> <td></td> <td><u>ئ</u></td> <td></td> <td></td> <td>-5</td>	WORK         11         7         18         -11         -5         -16         0         2           SICIANS PLUS         8         6         14         -13         -13         -26         -5         -7           JRITY         7         4         -13         -13         -16         -25         -2         -7           JRITY         2         2         4         4         -2         -1         -3         0         1           LOARD         49         65         114         -13         -13         -13         -26         -12         -17           EDHEALTHCARE SE         6         6         12         -10         -22         -41         -19         -22         -1           FOHEALTHCARE SE         6         6         12         13         0         0         0         2         1           YOW HEALTH         6         10         16         -8         -11         -19         -2         -1           WETRO CHOICE         19         10         10         0         0         0         0         0           TRUST         10         21         24         48	IERCYCARE	0	0	0	ဇ-		<u>ئ</u>			-5
SICIANS PLUS         8         6         14         -13         -13         -26         -5         -7         -7         -7         -7         -4         11         -9         -16         -25         -2         -12         -7	SICIANS PLUS         8         6         14         -13         -13         -26         -5         -7	SICIANS PLUS   S   6   14   -13   -13   -26   -5   -7   -7	ETWORK	- Control	7	18	7		-16			2
JRITY         7         4         11         -9         -16         -25         -2         -13         -26         36         52         8         -14         -19         -22         -41         -19         -22         -41         -19         -22         -41         -19         -22         -4         -2         -2         -2         -41         -19         -22         -4         -2         -2         -2         -4         -2         -2         -4         -2         -2         -4         -2         -2         -4         -2         -2         -4         -2         -2         -4         -2         -2         -4         -2         -4         -2         -4         -2         -1         -2         -1         -2         -1         -2         -1         -2         -1         -2         -1         -2         -1         -2         -1         -2         -	JRITY         7         4         11         -9         -16         -25         -2         -12         -12         -12         -12         -12         -12         -12         -12         -12         -12         -12         -12         -12         -12         -12         -12         -12         -13         -26         36         52         8         1         -14         -22         -41         -23         6         52         4         -22         -41         -19         -22         -41         -19         -22         -41         -19         -22         -41         -19         -22         -41         -22         -41         -22         -41         -22         -41         -22         -41         -22         -41         -22         -41         -22         -41         -22         -41         -22         -41         -22         -41         -22         -41         -22         -41         -22         -41         -42         -42         -42         -42         -42         -42         -42         -42         -42         -42         -42         -42         -42         -42         -42         -42         -42         -42         -42         -4	National Parish   National P	HYSICIANS PLUS	Φ	9	4	-13		-26	Lange		-12
NDARD         49         65         114         -2         -1         -3         0         1           EDHEALTHCARE NE EDHEALTHCARE SE         6         6         114         -13         -26         36         52         8           EDHEALTHCARE SE         6         6         12         -19         -22         -41         -19         -22         -2           FDHEALTHCARE SE         6         6         12         -10         -8         -18         -4         -2         -2           Y COMMUNITY         2         1         3         0         0         0         0         2         -1         -2         -2         -2         -2         -1         -2         -1         -2         -1         -2         -1 <td>NDARD         49         65         114         -13         -26         36         52         8           EDHEALTHCARE NE PHEALTHCARE NE PHEALTH NE PHE</td> <td>WOARD         2         4         -2         -1         -3         0         1           WOARD         49         65         114         -13         -26         36         52         8           EDHEALTHCARE NE         6         6         12         -19         -22         -41         -19         -22         -4         -22         -4         -22         -4         -22         -2         -2         -2         -2         -2         -2         -2         -2         -2         -2         -2         -2         -2         -1         -1</td> <td>ECURITY</td> <td>2</td> <td>4</td> <td>11</td> <td>ဝှ</td> <td>-16</td> <td>-25</td> <td></td> <td></td> <td>-14</td>	NDARD         49         65         114         -13         -26         36         52         8           EDHEALTHCARE NE PHEALTHCARE NE PHEALTH NE PHE	WOARD         2         4         -2         -1         -3         0         1           WOARD         49         65         114         -13         -26         36         52         8           EDHEALTHCARE NE         6         6         12         -19         -22         -41         -19         -22         -4         -22         -4         -22         -4         -22         -2         -2         -2         -2         -2         -2         -2         -2         -2         -2         -2         -2         -2         -1         -1	ECURITY	2	4	11	ဝှ	-16	-25			-14
ARD         49         65         114         -13         -13         -26         36         52         8           HEALTHCARE NE NE HEALTHCARE SE         6         6         12         -19         -22         -41         -19         -22         -4           COMMUNITY         2         1         3         0         0         0         2         1           COMMUNITY         2         1         3         0         0         0         2         1           JW HEALTH         6         10         16         -8         -11         -19         -2         -1           JW HEALTH         6         10         16         -8         -11         -19         -2         -1           SUN HEALTH         6         10         16         -8         -11         -19         -2         -1           ETRO CHOICE         0         2         2         -2         -3         -5         -2         -1           QUST         19         10         29         0         0         0         19         10         2           QUST         21         448         -214         -234         -44	ARD         49         65         114         -13         -16         -26         36         52         8           HEALTHCARE NE         0         0         0         -19         -22         -41         -19         -22         -4         -19         -22         -2         -2         -4         -22         -4         -2         -2         -2         -4         -2         -2         -2         -2         -2         -1         -1 </td <td>QRD         49         65         114         -13         -26         36         52         8           HEALTHCARE NE         0         0         -19         -22         -41         -19         -22         -4           HEALTHCARE SE         6         12         -10         -8         -18         -18         -4         -2           COMMUNITY         2         1         3         0         0         0         2         1           COMMUNITY         2         1         3         0         0         0         2         1           NH EALTH         6         10         6         0         0         0         2         1           ETRO CHOICE         0         2         -2         -3         -5         -2         -1           SUST         10         29         0         0         0         19         10         2           SUST         214         234         448         -214         -234         -448         0         0           Medicare-Family 1 and Medicare-Family 2 contracts.         1         2         -2         -3         -5         -2         -1  <td>MP</td><td>2</td><td>2</td><td>4</td><td>-2</td><td>1</td><td>-3</td><td>-incor</td><td></td><td></td></td>	QRD         49         65         114         -13         -26         36         52         8           HEALTHCARE NE         0         0         -19         -22         -41         -19         -22         -4           HEALTHCARE SE         6         12         -10         -8         -18         -18         -4         -2           COMMUNITY         2         1         3         0         0         0         2         1           COMMUNITY         2         1         3         0         0         0         2         1           NH EALTH         6         10         6         0         0         0         2         1           ETRO CHOICE         0         2         -2         -3         -5         -2         -1           SUST         10         29         0         0         0         19         10         2           SUST         214         234         448         -214         -234         -448         0         0           Medicare-Family 1 and Medicare-Family 2 contracts.         1         2         -2         -3         -5         -2         -1 <td>MP</td> <td>2</td> <td>2</td> <td>4</td> <td>-2</td> <td>1</td> <td>-3</td> <td>-incor</td> <td></td> <td></td>	MP	2	2	4	-2	1	-3	-incor		
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COMMUNITY         2         1         3         0         0         0         2         1           JW HEALTH         6         10         16         -8         -11         -19         -2         -1           ETRO CHOICE         0         2         2         -2         -3         -5         -2         -1           RUST         19         10         29         0         0         0         19         10           RUST         214         234         448         -214         -234         -448         0         0         0           The coverage type Single includes Single and Medicare-Single contracts.         The coverage type Family includes Family 2 contracts.	COMMUNITY         2         1         3         0         0         0         2         1           JW HEALTH         6         10         16         -8         -11         -19         -2         -1           ETRO CHOICE         0         2         2         -2         -3         -5         -2         -1           SUST         19         10         0         0         0         0         10           SUST         214         234         448         -214         -234         -448         0         0           The coverage type Single includes Single and Medicare-Single contracts.         The coverage type Family includes Family.           Medicare-Family 1 and Medicare-Family 2 contracts.	COMMUNITY         2         1         3         0         0         2         1           SOMMUNITY         6         10         16         -8         -11         -19         -2         -1           ETRO CHOICE         0         2         2         2         -2         -3         -5         -2         -1           SUST         19         10         29         0         0         0         19         10           The coverage type Single includes Single and Medicare-Single contracts.         -214         -234         -448         0         0           Medicare-Family 1 and Medicare-Family 2 contracts.         1         -214         -234         -448         0         0	NITEDHEALTHCARE SE	· ·	9	12	-10		-18		-2	မှ
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